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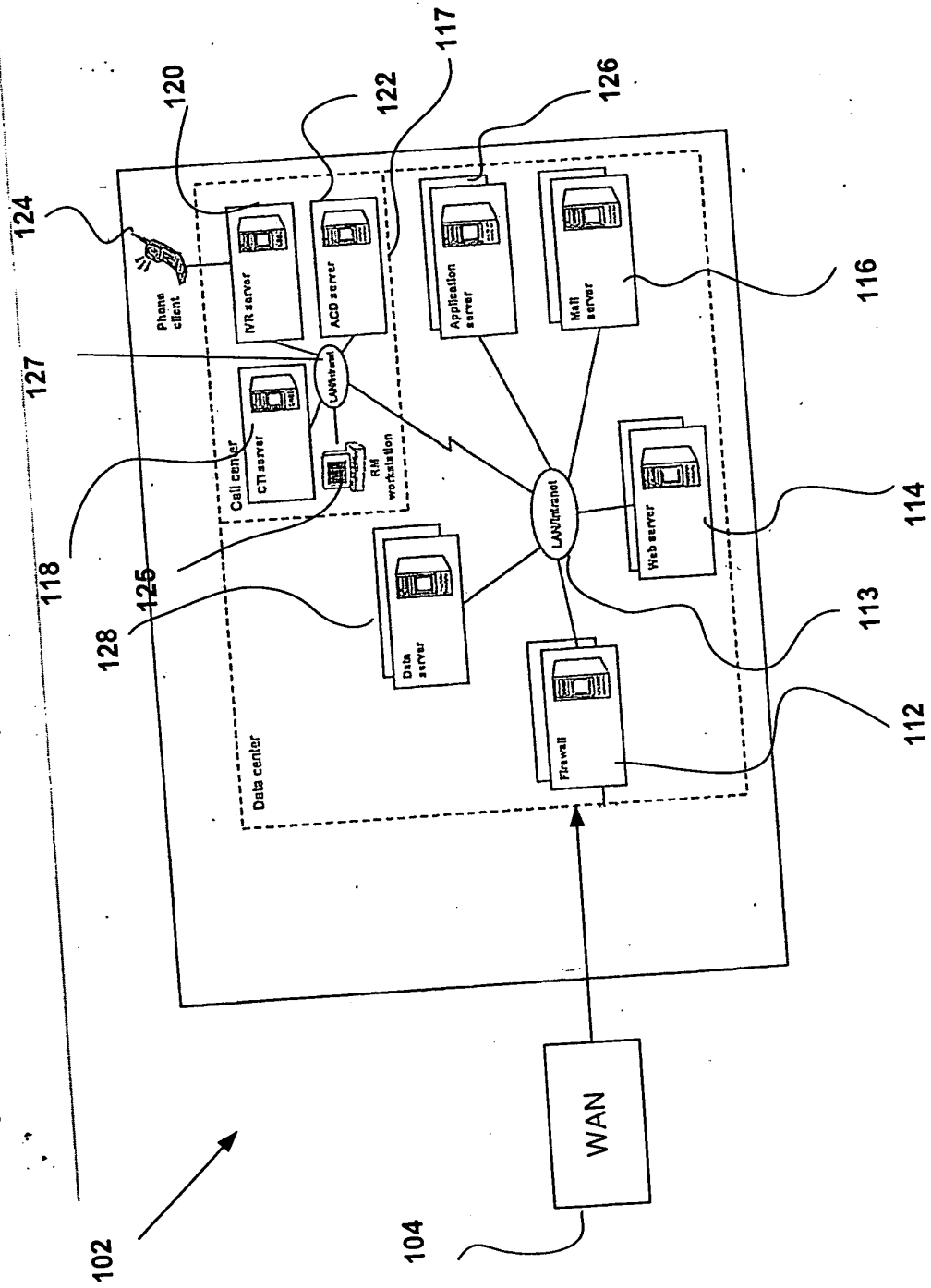


Figure 2

00T0T" 00000200

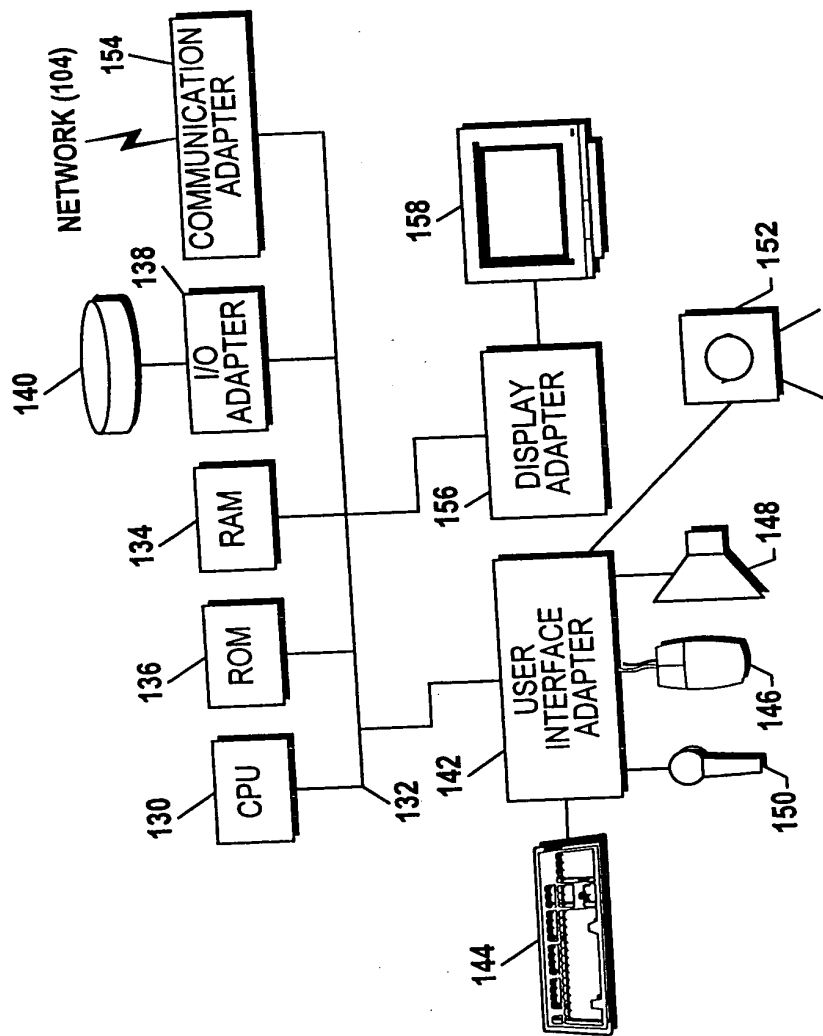


Figure 3

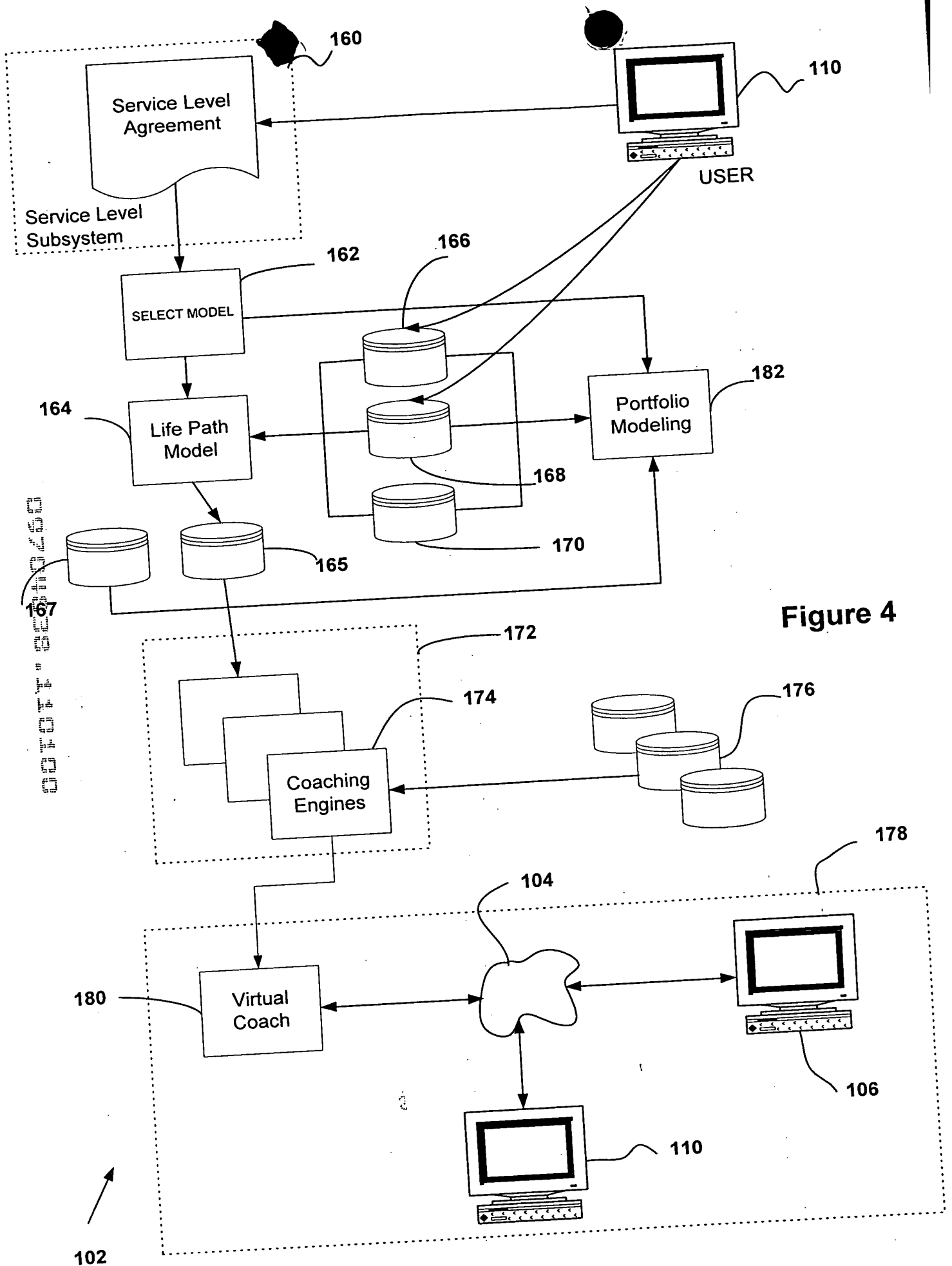


Figure 5

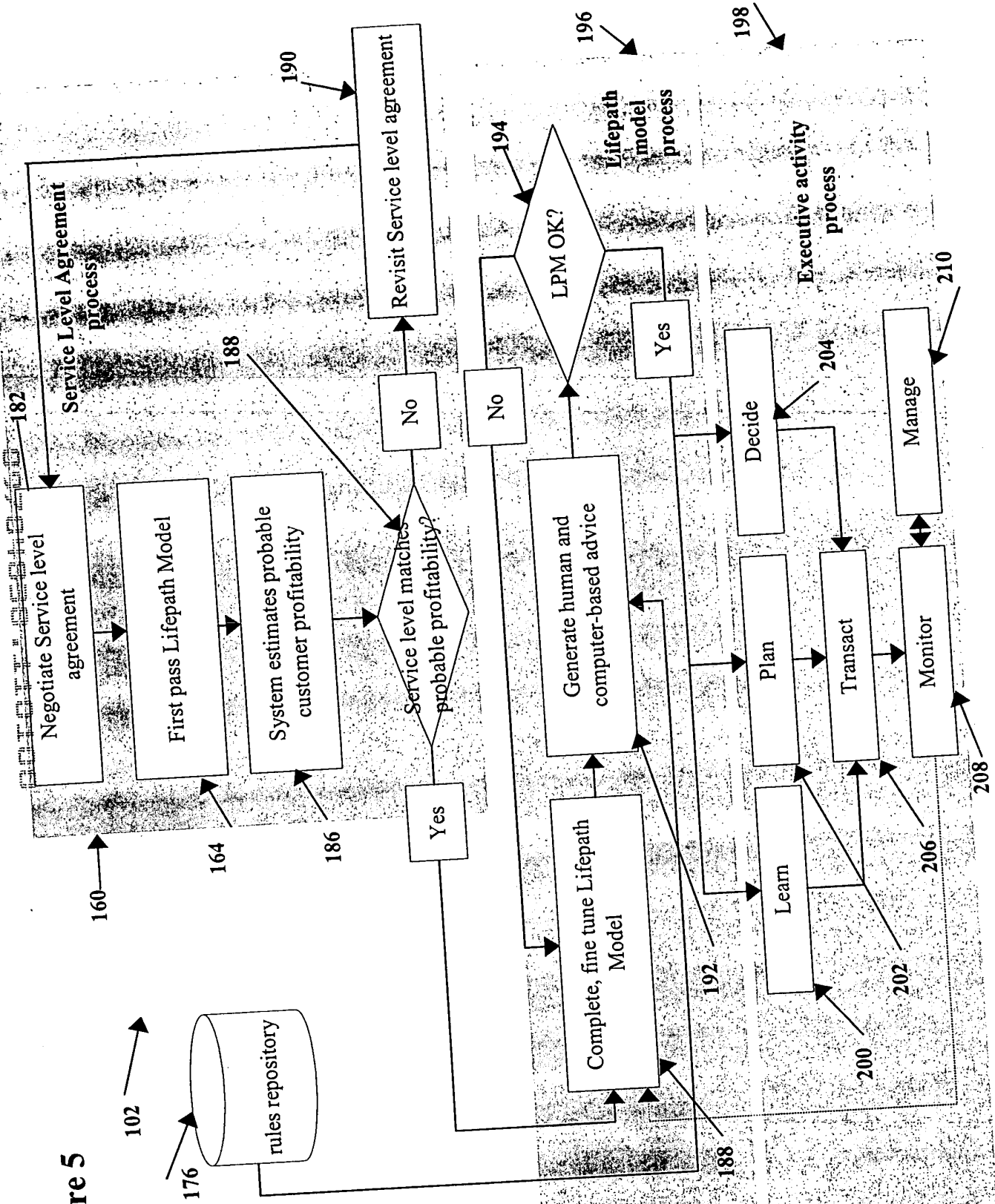


Figure 6

216

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

218

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A Virtual Coach 'watches' the actions of the user and makes targeted comments.

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LEARN

PLAN

DECIDE

TRANSACTION

MONITOR

PRODUCTS & SERVICES

- Deposit Products
- Loan Products
- Mortgage
- Bridge financing
- Consumer
- Home Improvement
- Line of credit
- Credit Card

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

Ground hobbles beneath Japanese bank. Tsunami rolls over world markets.

You are applying for a mortgage different from the one you modeled. Would like to discuss this with Jane Wilson first?

Memos Links Financial Calendar

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	2	3	4	5	6	7	8	9	10	11	12
13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	1	2	3	4	5

Contact Advisor

You've got mail

PLAN: 2

LIFE PATH MODEL

Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

PERSONAL RISK MODEL

include any combination of

JOE LOSS 247

DISABILITY

CASUALTY

MARKET COUNTDOWN

DRYDACE

LEGAL

FREE **250**

INSTITUTION

RUN THE MODEL

232

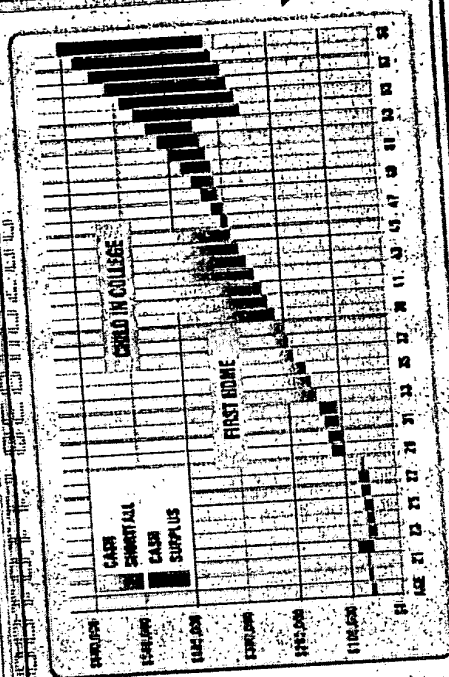
LEARN

10

DECIDE

TRANSACTIONS

MONITOR



REVENUE

Press each button in turn to
do a Life Path for all sources
... and expense...

EXPENSES

You are applying for a mortgage different from the one you modeled. Would like like to discuss this with Lane Wilson first?

Figure 7

Computer
Generated
Portfolio
(No Coaching)

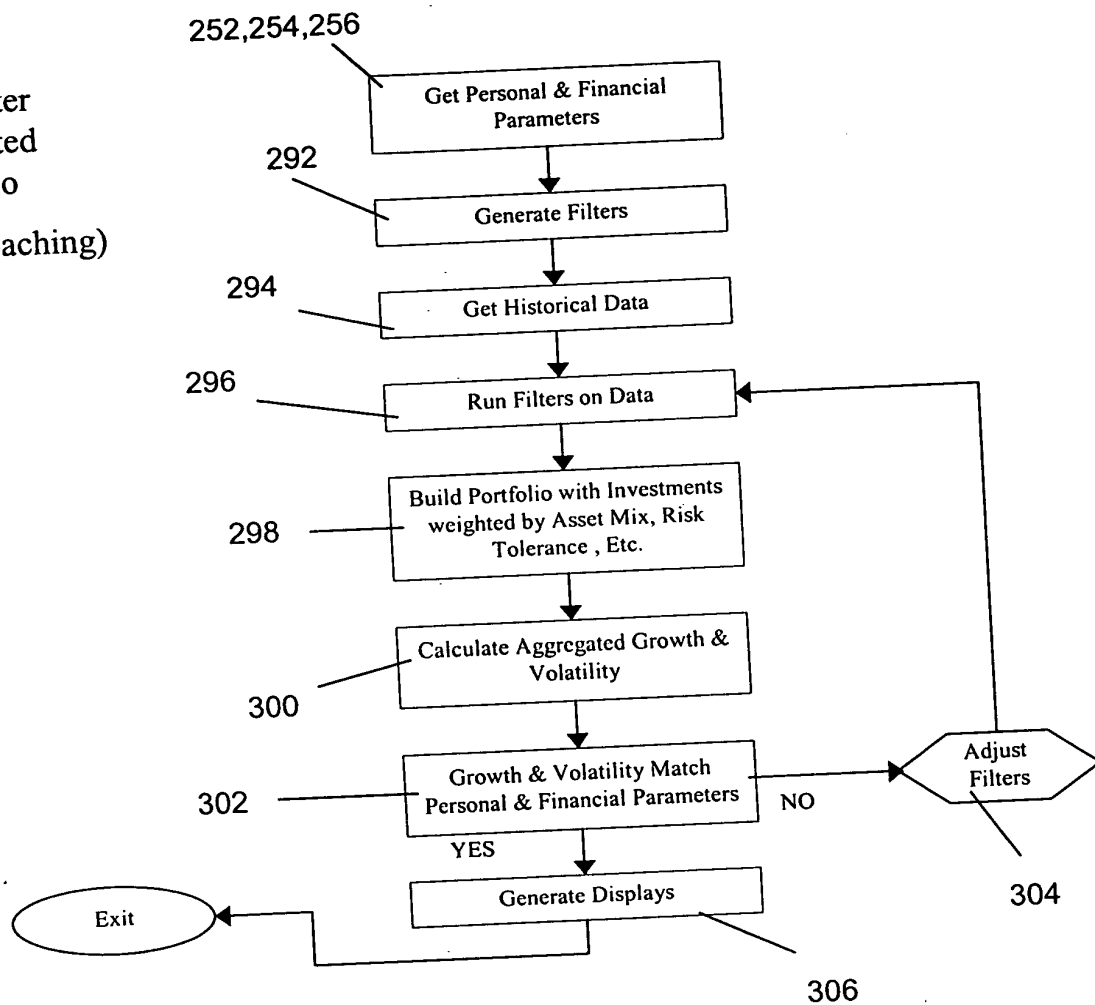
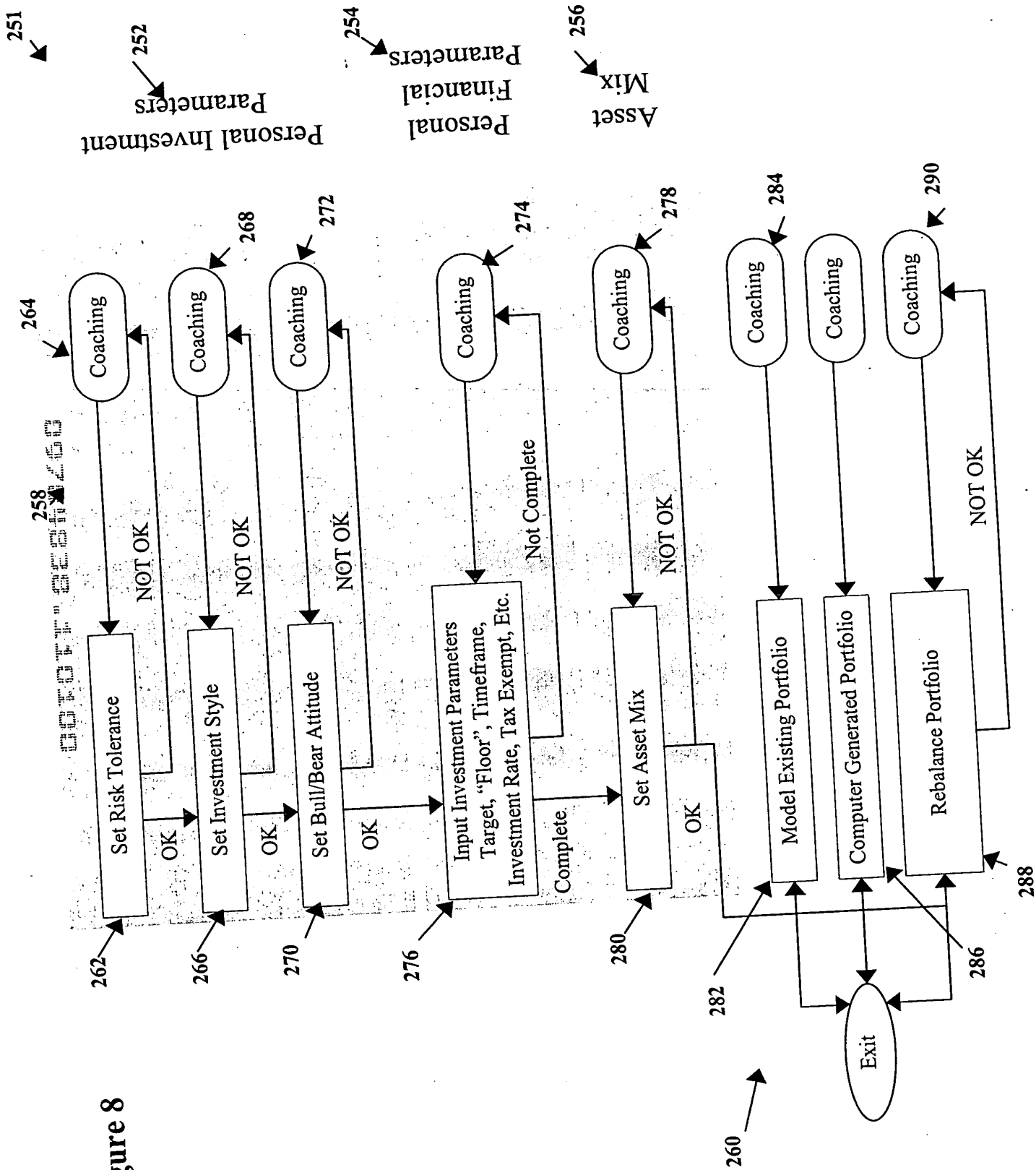
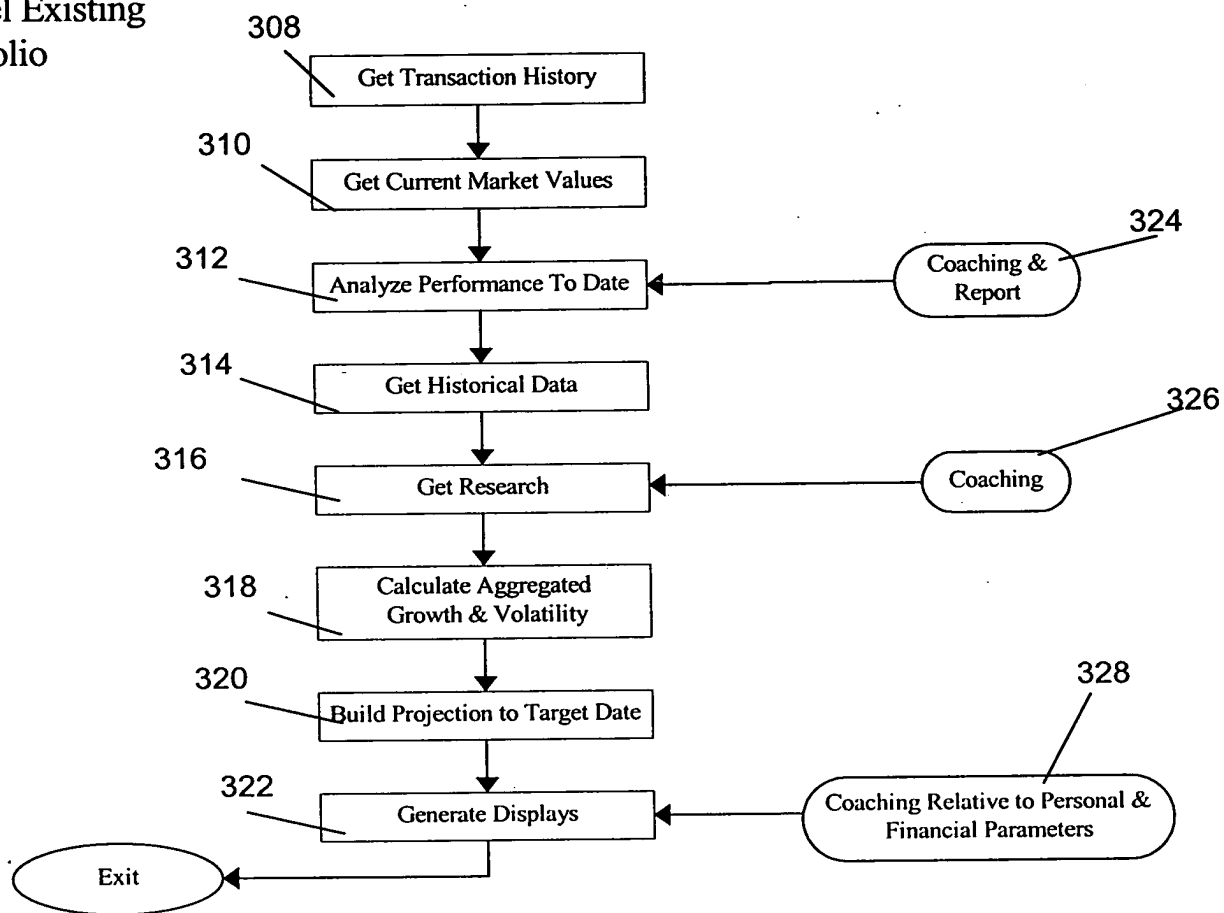


Figure 9

Figure 8



Model Existing
Portfolio



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Figure 10